



OFFICE OF THE COMMISSIONER OF INSURANCE
STATE OF LOUISIANA

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Notice

Date: July 8, 2004

To: All Property and Casualty Insurers

RE: **Automobile Insurance Coverage for Returning Armed Forces Members**

It has come to my attention that some property and casualty insurers are denying reinstatement, refusing to write, or raising premium rates for members of the Armed Forces who are returning from active service. Many of these individuals discontinued or otherwise modified their automobile insurance coverage in Louisiana while in active military services.

I have been informed that some insurers are not applying their "continuous coverage" underwriting and rating standards to policyholders who are on active military service. I am requesting that all insurers waive any such underwriting and rating requirements for returning members of our Armed Forces. If a member of the Armed Forces was a policyholder in good standing at the time of leaving for active duty, and can show proof that active service was the reason for the loss in continuity of insurance coverage, the policy should be reinstated and coverage should be treated as having been continuous.

I also urge insurers to give similar consideration for returning members of the Armed Forces who are new applicants to the insurer. If an applicant was in good standing with another insurer prior to leaving for active duty, and such active duty was the reason for the loss in continuity of coverage, the insurer should treat the applicant as if he/she has had continuous coverage.

If you have any questions regarding this notice, please contact Paula Davis, Deputy Commissioner of Property and Casualty, at 225/342-5203 or ppellerin-davis@ldi.state.la.us.

J. Robert Wooley
Commissioner